

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 12-35461-MBK  
Chapter: 7  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frank J. Suraci  
1 Birchwood Drive  
Perrineville, NJ 08535

Social Security No.:  
xxx-xx-0566

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: February 1, 2013

Michael B. Kaplan  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Frank J. Suraci  
 Debtor

Case No. 12-35461-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: bl8

Page 1 of 3  
 Total Noticed: 34

Date Rcvd: Feb 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2013.

db +Frank J. Suraci, 1 Birchwood Drive, Perrineville, NJ 08535-1111  
 cr +Valley National Bank, c/o Carlet Garrison Klein & Zaretsky, 1135 Clifton Avenue, Suite 102, Clifton, NJ 07013-3643  
 513442529 +American Express, C/O Zwicker & Associates, 16 South Haddon Avenue, Haddonfield, NJ 08033-1887  
 513442531 Bank Of America, PO Box 982235, El Paso, TX 79998-2235  
 513442533 +Bank Of America- Asset Acceptance LLC, C/O Fulton Friedman & Gullace, Po Box 2123, Warren, MI 48090-2123  
 513442534 +Bank Of America-FIA CSNA, PO Box 982235, El Paso, TX 79998-2235  
 513442536 +Cargo Warehouse Distribution Services, 1 Birchwood Drive, Perrineville, NJ 08535-1111  
 513442538 Chase Bank, C/O Midland Funding LLC, 8875 Srto Ft Ste 200, San Diego, CA 92123  
 513442539 +Citibank Sears-LVNV Funding LLC, Faloni & Associates LLC, 165 Passiac Avenue Ste 301B, Fairfield, NJ 07004-3592  
 513442546 +Lou Ann Suraci, 1 Birchwood Dr, Perrineville, NJ 08535-1111  
 513442547 +Pride Acquisitions LLC, C/O Baker, Sanders, Barshay, Grossman, 100 Garden City Plaza Ste 500, Garden City, NY 11530-3207  
 513442548 +Radiant Global Logistics Inc., C/O Fox & Rothschild LLP, 75 Eisenhower Parkway Ste 200, Roseland, NJ 07068-1600  
 513442549 SLC Stud Loan Trust, PO Box 6497, Sioux Falls, SD 57117-6497  
 513442550 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Division Of Taxation, PO Box 245, Trenton, NJ 08695)  
 513442551 +Valley National Bank, C/O Carlet, Garrison, Kleink & Zaretsky,, 1135 Clifton Avenue Ste 104, Clifton, NJ 07013-3643  
 513442553 Wells Fargo Bank, C/O Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

+E-mail/Text: leah.bynon@usdoj.gov Feb 01 2013 23:40:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 01 2013 23:40:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 513611085 +EDI: ACCE.COM Feb 01 2013 22:43:00 ASSET ACCEPTANCE LLC, PO BOX 2036, WARREN MI 48090-2036  
 513442530 +EDI: AMEREXPR.COM Feb 01 2013 22:43:00 American Express, PO Box 1270, Newark, NJ 07101-1270  
 513587852 EDI: AIS.COM Feb 01 2013 22:48:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 513515039 +EDI: ATLASACQU.COM Feb 01 2013 22:43:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
 513442532 +EDI: BANKAMER.COM Feb 01 2013 22:43:00 Bank Of America, PO Box 15026, Wilmington, DE 19850-5026  
 513442535 +E-mail/Text: bankruptcy@cavps.com Feb 01 2013 23:41:49 Bank Of America/FIA Card Services, C/O Cavalry Portfolio Services Inc., Po Box 1017, Hawthorne, NY 10532-7504  
 513534856 +E-mail/Text: bankruptcy@cavps.com Feb 01 2013 23:41:49 Cavalry Portfolio Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
 513442537 +EDI: CHASE.COM Feb 01 2013 22:48:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
 513442540 +EDI: MIDB.COM Feb 01 2013 22:43:00 Citibank USA, C/O Midland Funding LLC, 8875 Aero Dr. Ste 200, San Diego, CA 92123-2255  
 513442541 +EDI: CITICORP.COM Feb 01 2013 22:43:00 Citicards CBNA, 701 E 60th St N, Sioux Falls, SD 57104-0432  
 513442542 EDI: DISCOVER.COM Feb 01 2013 22:43:00 Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316  
 513539259 EDI: DISCOVER.COM Feb 01 2013 22:43:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 513442543 EDI: RMSC.COM Feb 01 2013 22:43:00 GECRB/QVC, PO Box 965018, Orlando, FL 32896-5018  
 513442544 +EDI: CITICORP.COM Feb 01 2013 22:43:00 Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 513442545 EDI: IRS.COM Feb 01 2013 22:43:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 513442552 +EDI: WFFC.COM Feb 01 2013 22:43:00 Wells Fargo Bank, PO Box 31557, Billings, MT 59107-1557

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513575333\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: b18

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Total Noticed: 34

Date Rcvd: Feb 01, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0312-3

User: admin  
Form ID: b18

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Total Noticed: 34

Date Rcvd: Feb 01, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2013 at the address(es) listed below:

Eugene D. Roth on behalf of Debtor Frank Suraci erothessq@gmail.com  
Norman I. Klein on behalf of Creditor Valley National Bank nklein@cgkesqs.com  
Theodore Liscinski tedliscinski@verizon.net, nj01@ecfcbis.com;annedennick@verizon.net  
Theodore Liscinski on behalf of Trustee Theodore Liscinski tedliscinski@verizon.net,  
annedennick@verizon.net;annedennick@gmail.com

TOTAL: 4